

Special Instructions

Firms that are part of a group may choose to make a joint submission of Complaints data for some or all members of the group. This should only be done if it is logical to do so, e.g. if the group has a central complaints handling team and the firms all have the same accounting reference date. Any firm within the group can submit the joint data, all other firms covered by the joint submission must submit a nil return and will be charged an administration fee if they fail to do so.

GROUP REPORTING

A

1 Does the data reported in this return cover complaints relating to more than one entity? (NB: You should always answer "No" if your firm is not part of a group.)

34 If 'Yes' then list the firm reference numbers (FRNs) of all of the additional entities included in this return. Use the 'add' button to add additional FRNs.

NIL RETURN DECLARATION

2 We wish to declare a nil return (If yes, leave all questions on complaints activities, including contextualisation, blank.)

RETURN DETAILS REQUIRED

3 Total complaints outstanding at reporting period start date.

49 Total number of complaints opened during the reporting period.

COMPLAINTS DATA PUBLICATION BY FCA AND FIRMS

A

47 If you are reporting 500 or more complaints under DISP 1.10.1R(1) or 1000 or more complaints under DISP 1.10.1R(2), do you consent to the FCA publishing the complaints data and information on context contained in this report and due to be published under DISP 1.10A in advance of the firm publishing the data itself?

48 If 'Yes', does the firm confirm that the complaints data and information on context contained in this report accurately reflects the information to be published by the reporting firm under DISP 1.10A?

Part A-1, DISP 1 Annex 1R
For firms receiving less than 500 complaints in the reporting period

Table 1
Complaints opened when fewer than 500 total opened

Product/service grouping	Product/service	A	D	H	L	M	N
		Total	Advising, selling and arranging	Information, sums/ charges or product performance	General admin/ customer service	Arrears related	Other
50	Current accounts						
51	Credit cards						
52	Overdrafts						
53	Packaged accounts						
54	Savings (including ISAs)						
55	Banking and credit cards						
55x	Other banking - Please provide details below						
	Sample Product A1						
56	Total banking and credit cards						
57	Equity release						
58	Impaired credit						
59	Second and subsequent charge						
60	Other regulated home finance products - Please provide details below						
60x	Sample Product B2						
61	Home finance						
61x	Other unregulated home finance products - Please provide details below						
	Sample Product C3						
62	Total home finance						
63	Property						
64	Motor & transport						
65	Travel						
66	Pet						
67	Warranty						
68	Assistance						
69	Medical/health						
70	General insurance packaged multi products						
71	Other general insurance - Please provide details below						
71x	Sample Product D4						
72	Insurance & pure protection						
73	Payment protection insurance						
74	Income protection and other accident, sickness and unemployment						
75	Whole of life/term assurance/critical illness						
76	Protection packaged multi products						
76x	Other pure protection - Please provide details below						
	Sample Product E5						
77	Total insurance & pure protection						
78	Workplace personal pensions (e.g. SIPPs, SHPs, PPPs)						
79	Non-workplace personal pensions (e.g. SIPPs, SHPs, PPPs)						
80	Trust based pensions (e.g. Occupational and DB)						
81	Pensions packaged multi products						
82	Other pensions - Please provide details below						
82x	Sample Product F6						
83	Decumulation & pensions						
84	Annuities (including enhanced and impaired)						
85	Drawdown and UFPLS						
86	Third way products (e.g. investment linked, variable, fixed term)						
87	Decumulation package multi products						
	Other decumulation - Please provide details below						

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81													
82													
82x													
83	Decumulation & pensions												
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86													
87													
87x													
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103x													
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Table 5
Complaints closed, upheld and redress when greater than or equal to 500 opened complaints

		A	B	C	D	E	F	G	H
Product /service grouping	Product/service	Complaints closed within 3 days	Complaints closed > 3 days but within 8 weeks	Complaints closed > 8 weeks	Total complaints closed	Total complaints upheld	Total redress paid for upheld complaints	Total redress paid for complaints not upheld	Total redress paid
105	Banking and credit cards	25	50	25	100	75	500	25	525
106		25	50	25	100	75	500	25	525
107		25	50	25	100	75	500	25	525
108		25	50	25	100	75	500	25	525
109		25	50	25	100	75	500	25	525
110		25	50	25	100	75	500	25	525
111		25	50	25	100	75	500	25	525
112	Home finance	5	5	5	15	15	50	5	55
113		5	5	5	15	15	50	5	55
114		5	5	5	15	15	50	5	55
115		5	5	5	15	15	50	5	55
116		5	5	5	15	15	50	5	55
117		5	5	5	15	15	50	5	55
118	Insurance & pure protection	10	35	5	50	45	150	10	160
119		10	35	5	50	45	150	10	160
120		10	35	5	50	45	150	10	160
121		10	35	5	50	45	150	10	160
122		10	35	5	50	45	150	10	160
123		10	35	5	50	45	150	10	160
124		10	35	5	50	45	150	10	160
125		10	35	5	50	45	150	10	160
126		10	35	5	50	45	150	10	160
127		10	35	5	50	45	150	10	160
128		10	35	5	50	45	150	10	160
129		10	35	5	50	45	150	10	160
130		10	35	5	50	45	150	10	160
131		10	35	5	50	45	150	10	160
132		10	35	5	50	45	150	10	160
133	Decumulation & pensions	10	35	5	50	45	150	10	160
134		10	35	5	50	45	150	10	160
135		10	35	5	50	45	150	10	160
136		10	35	5	50	45	150	10	160
137		10	35	5	50	45	150	10	160
138		10	35	5	50	45	150	10	160
139		10	35	5	50	45	150	10	160
140		10	35	5	50	45	150	10	160
141		10	35	5	50	45	150	10	160
142		10	35	5	50	45	150	10	160
143		10	35	5	50	45	150	10	160
144	Investments	10	35	5	50	45	150	10	160
145		10	35	5	50	45	150	10	160
146		10	35	5	50	45	150	10	160
147		10	35	5	50	45	150	10	160
148		10	35	5	50	45	150	10	160
149		10	35	5	50	45	150	10	160
150		10	35	5	50	45	150	10	160
151		10	35	5	50	45	150	10	160

152	Investments	Non-discretionary management services	10	35	5	50	45	150	10	160
153		Platforms	10	35	5	50	45	150	10	160
154		Crowdfunding / Peer to Peer	10	35	5	50	45	150	10	160
155		FX/CFD/Spreadbetting	10	35	5	50	45	150	10	160
156		UCITS	10	35	5	50	45	150	10	160
157		Investment packaged multi products	10	35	5	50	45	150	10	160
158		Other investment products/funds	10	35	5	50	45	150	10	160
159		Total Investments	10	35	5	50	45	150	10	160

Table 6
Contextualisation metrics greater than or equal to 500 opened complaints

		A	
Product/service grouping	Product/service	Provision (at reporting period end date)	Number of accounts
160 161 162 163 164 165 166	Banking and credit cards	Current accounts	5000
		Credit cards	5000
		Savings (including ISAs)	2000
		Other banking	3000
		Total banking and credit cards	15000
		of which have overdraft facility	4000
	of which are packaged accounts	1000	

167 Banking contextualised Number of complaints opened per 1000 accounts 5.20

		A		B	
Product/service grouping	Product/service	Provision (at reporting period end date)	Number of balances outstanding	Intermediation (within the reporting period)	Number of sales
168 169 170 171 172 173	Home finance	Equity release	20000		
		Impaired credit	15000		
		Second and subsequent charge	20000		
		Other regulated home finance products	30000		
		Other unregulated home finance products	15000		
		Total home finance	100000		

174 Home finance contextualised Number of complaints opened per 1000 balances outstanding 5.50

175 Home finance contextualised Number of complaints opened per 1000 sales

		A		B	
Product/service grouping	Product/service	Provision (at reporting period end date)	Number of policies in force	Intermediation (within the reporting period)	Number of policies sold
176 177 178 179 180 181 182 183 184 185 186 187 188 189 190	Insurance & pure protection	Property	26000		
		Motor & transport	22000		
		Travel	20000		
		Pet	28000		
		Warranty	26000		
		Assistance	22000		
		Medical/health	20000		
		General insurance packaged multi products	28000		
		Other general insurance	26000		
		Payment protection insurance	22000		
		Income protection and other accident, sickness and unemployment	20000		
		Whole of life/term assurance/critical illness	28000		
		Protection packaged multi products	24000		
		Other pure protection	24000		
		Total insurance & pure protection	336000		

191 Insurance & pure protection contextualised Number of complaints opened per 1000 policies in force 0.50

192 Insurance & pure protection contextualised Number of complaints opened per 1000 policies sold

		A		B	
Product/service grouping	Product/service	Provision (at reporting period end date)	Number of policies in force	Intermediation (within the reporting period)	Number of policies sold
193 194 195 196 197 198 199 200 201 202 203	Decumulation & pensions	Workplace personal pensions (e.g. SIPP, SHP, PPP)	5600		
		Non-workplace personal pensions (e.g. SIPP, SHP, PPP)	5400		
		Trust based pensions (e.g. Occupational and DB)	5200		
		Pensions packaged multi products	6000		
		Other pensions	5600		
		Annuities (including enhanced and impaired)	5600		
		Drawdown and UFPLS	5400		
		Third way products (e.g. investment linked, variable, fixed term)	5200		
		Decumulation packaged multi products	6000		
		Other decumulation	5000		
		Total decumulation & pensions	55000		

204 Decumulation & pensions contextualised Number of complaints opened per 1000 policies in force 2.00

205 Decumulation & pensions contextualised Number of complaints opened per 1000 policies sold

		A		B	
Product/service grouping	Product/service	Provision (at reporting period end date)	Number of client accounts	Intermediation (within the reporting period)	Number of sales or equivalent transactions
206 207 208 209 210 211 212 213 214 215 216 217 218 219 220 221	Investments	Investment bonds	10000		
		Endowments	7000		
		ISAs (where investment held)	7000		
		Investment trusts	7000		
		Unit trusts/OEICs	7000		
		Structured products	7000		
		ETPs	7000		
		Crowdfunding / Peer to Peer	7000		
		FX/CFD/Spreadbetting	7000		
		UCITS	7000		
		Investment packaged multi products	7000		
		Other investment products/funds	7000		
		Total investments	87000		
		of which have discretionary management services	12500		
		of which have non-discretionary management services	12500		
	of which sold through a platform	3000			

222 Investments contextualised Number of complaints opened per 1000 client accounts 1.89

223 Investments contextualised Number of complaints opened per 1000 sales or equivalent transactions